

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lynnette Echols

Debtor(s)

Case No. 18-10429

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/10/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,822.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$2,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,886.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$114.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,000.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CLEARSPRING LOAN SERVICES INC	Unsecured	40,615.90	NA	NA	0.00	0.00
FIRST SERVICE RESIDENTIAL	Secured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	700.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	6,255.01	NA	NA	0.00	0.00
ARMOR SYSTEMS CO	Unsecured	71.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	276.00	NA	NA	0.00	0.00
BANFIELD PET HOSPITAL	Unsecured	415.45	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,109.08	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	390.40	NA	NA	0.00	0.00
COMCAST	Unsecured	751.00	NA	NA	0.00	0.00
COMENITY BANK/CARSONS	Unsecured	799.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIAS SECRE	Unsecured	71.00	NA	NA	0.00	0.00
COMENITY BANK/NEW YORK	Unsecured	253.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	644.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	511.00	NA	NA	0.00	0.00
GROVE DENTAL	Unsecured	120.60	NA	NA	0.00	0.00
H&R BLOCK	Unsecured	702.00	NA	NA	0.00	0.00
IC SYSTEM INC/COMCAST	Unsecured	754.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	11,791.00	NA	NA	0.00	0.00
MCOA	Unsecured	246.70	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CR/EDWARD HOSPITAL	Unsecured	368.00	NA	NA	0.00	0.00
MONTEREY CO	Unsecured	4,391.00	NA	NA	0.00	0.00
MUNICOLLOFAM	Unsecured	250.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	25.00	NA	NA	0.00	0.00
OPRAH MAGAZINE	Unsecured	18.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PALISADES COLLECTION LLC	Unsecured	1,642.39	NA	NA	0.00	0.00
PURCHASING POWER LLC	Unsecured	300.30	NA	NA	0.00	0.00
QUANTUM 3 GROUP LLC	Unsecured	300.30	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	15,844.00	NA	NA	0.00	0.00
SPEEDY LOAN	Unsecured	502.51	NA	NA	0.00	0.00
STELLAR RECOVERY/COMCAST	Unsecured	260.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO	Unsecured	219.72	NA	NA	0.00	0.00
VALLEY VIEW DENTAL	Unsecured	71.45	NA	NA	0.00	0.00
WAUKEGAN LOAN MANAGEMENT	Unsecured	377.49	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	25,216.59	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,000.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/16/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.